

ABSTRACT

An agreement is created between a first entity and a second entity under which the second entity agrees to provide data protection services for use by a third entity. An insurance agreement is also created, under which the first entity agrees to insure the third entity against losses caused by data loss experience by the third entity. The insurance agreement may require the third entity to use the second entity's data protection service, and recovery under the insurance agreement by the third entity may be made contingent upon this use. A backup copy of the third entity's data is created and maintained at a location controlled by the second entity. If the third entity suffers a data loss, a replacement copy of the data is generated from the backup copy. In some embodiments the insurance and the data protection services may be provided by the same entity.